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## Better medicine for states

Saturday, April 23, 2005

When the federal government offered temporary prescription drug cards to senior citizens last spring, New Jersey was able to help more than 80,000 of the 190,000 enrollees in the state's Pharmaceutical Assistance to the Aged and Disabled program find the best deal. These were people who for various reasons were unaware of the options or were not able to evaluate the plans themselves. That move saved the state \$90 million as enrollees shifted from the state plan to private insurers for their primary insurance.

On Jan. 1, the prescription cards will expire when Medicare Part D rolls out as part of the federal government's \$720 billion Medicare overhaul. Seniors again will be asked to choose a prescription drug plan. This time, though, federal guidelines prevent the states from helping.

A bill in Congress -- sponsored by all of New Jersey's Democratic and Republican lawmakers -- would allow New Jersey and 38 other states with similar programs again to help low-income seniors who may be overwhelmed by the choices. It also would ensure that the 190,000 New Jerseyans enrolled in PAAD, along with an additional 140,000 seniors on Medicaid, do not lose benefits during the transition from discount cards to Medicare Part D.

The provisions of the bill were part of recommendations by a task force appointed by President Bush but rejected by him in setting up the administration's program. Bush apparently feared enactment of the recommendations would jeopardize competition among the insurance companies offering prescription drug plans.

Competition will help keep prices low but not low enough to help the neediest. The result will be that the states -- because they provide secondary insurance to pick up costs that primary insurers don't pay -- will continue to pay for a portion of seniors' medications.

Medicare Part D was created to help seniors get affordable drugs, but it is not as generous as New Jersey's plan. The bill before Congress could ease states' burdens by making it more likely that seniors will move to Medicare. It should be approved.

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